

## **FOR MOST OF US,**

saving money when you or your family members are affected by ADHD is not a topic of conversation.

Instead, we usually discuss ADHD treatment or how the symptoms affect us.

There is also the view that talking about money is in bad taste, could come across as complaining (crying poor mouth), or lead to an uncomfortable loan request. But if CHADD doesn't talk about an issue this prevalent, then who will?

We frequently hear that people find ADHD expensive and unaffordable. So we went to our best source for real-life wisdom and solutions for this common problem: our readers.

Let's keep this conversation going. Please email [attention@chadd.org](mailto:attention@chadd.org) to share your best tips, tricks, and hacks to get the most bang for your limited bucks.

SHUTTERSTOCK

## EVALUATION AND TREATMENT

- Go to the best ADHD expert you can find, even if they are fee-for-service and even if it is only for a few visits. Then go to a less expensive one. You will gain so much clarity from a “real” expert that it will save you money or aggravation somewhere along the line. It will be hard to switch—kind of like driving a Hyundai after driving an Acura—but there is no sense in going into deep debt to manage ADHD.
- If you think you have ADHD but cannot afford the cost of a proper diagnosis, participate in a clinical trial, because they have to do a comprehensive evaluation to confirm you have ADHD—and it is free.
- When my son’s doctor prescribed a new, name-brand medication, he also said that there was no way to get the same dosage and long-acting properties in a generic form. But the new medication was over-the-top expensive, because our health plan didn’t cover for anything other than generics. I decided to talk to the pharmacist, and he knew of a generic and suggested a combination of dosages that he thought might work. I had heard that generics don’t always work as well as the brand, but we decided to give it a try. Fortunately, it worked just fine. Back to my \$30 co-pay! That pharmacist saved the day.
- If your insurance company does not cover the medication prescribed to you, you can appeal directly to them. You can also call your state insurance bureau with a complaint.
- If you live near a university or teaching hospital, you can call to find out if there are any research studies on ADHD. Often, such studies offer free services in exchange for participation as a research subject. For example, in my area, there was a study on ADHD in preschoolers. Participants received an initial diagnostic evaluation and then annual psychoeducational evaluations for the life of the study. That’s a value of approximately \$2K-\$3K per evaluation!
- After you have determined which medications get the best results for you, ask your psychiatrist to allow your primary care doctor to write the prescriptions. Much cheaper, better insurance coverage too!
- Counseling professionals do pro bono and sliding scale counseling.
- Pediatricians can work with modifying the costs and visits.



- Look for child development centers that will do free or sliding scale assessments. Sometimes they can help with paying medication costs if eligible; children are eligible more often than adults.
- Look for special pharmacy discount programs.
- Pharmaceutical companies can help with medication costs if you qualify.
- If you are dealing with a severe case or ADHD Plus, go to a highly regarded psychiatrist to tailor your meds. This should be someone with real expertise in medications to get you through the trial and error phase of prescribing and dosing. When you feel you have the right regimen, then ask the psychiatrist to send documents to your family physician or pediatrician, so you can continue your treatment. Most likely, you will have to use a psychiatrist in private practice (who doesn’t take insurance), but when you switch over to your regular doctor, then all you will have to pay is your co-pay.
- When evaluating a treatment or program that is going to be a large expense, determine if you are considering this because you want things to change so badly that you are willing to try anything. This is very understandable. But a few phone calls to check references could help you make your decision. Or ask someone who is caring but detached (read non-parent) to make some of the inquiries. You may be too emotionally invested in the outcome to determine the worthiness of the expense. And read the fine print for some guarantees. Some guarantees don’t offer money back, but offer additional sessions of the program that wasn’t helping in the first place.
- Seek help in your county or through state programs.



## EDUCATION AND SUPPORT

- Attend any free workshops you can find.
- Join CHADD. It's a very effective means of obtaining ongoing education about how to effectively navigate around ADHD-related challenges. Be aware that CHADD has membership scholarships.
- Attend your local CHADD meetings. While no replacement for therapy and treatment, the attendees will know many shortcuts and can recommend helpful local resources. Attending local CHADD meetings can help you find out about ADHD professionals, services, and shortcuts right in your backyard.



## THE COST OF LIVING

- Accept it that ADHD is going to be an expense that non-affected families don't have to address. Where I live, it is customary to do constant improvements and upgrades on your house. But we were writing checks for psychiatrists, psychologists, and spending money on Rx co-pays. So, when neighbors and friends got together, we definitely felt left out. Rather than become resentful (and this is easier said than done) I devoted a small budget that I used to make small or cheap changes to my home—kind of like when fashion magazines (yeah, I used to read them; they didn't make



the budget once the kids came along) advise you to have “lipstick” money available if you can't afford expensive additions to your wardrobe. You still feel like you are stylish, but without buying items you can't afford. So, we couldn't replace flooring or buy the biggest fridge, but I could freshen up paint or change window treatments.



- Check out the community and your local park district for free or low-cost recreational opportunities. It's amazing what you can find. A trip to the beach or a hike in a local state park is a simple but satisfying family holiday that may be more memorable than paying that hefty fee for the local water or amusement park. For variety, try an old-fashioned picnic. Kids love to plan and help pack the sandwiches or cook hotdogs over an open fire. Many state parks also offer free nature walks.
- Figure out how much money you are willing to devote to ADHD per year. This is very hard. But if you have a pet, most likely you have a number in your head of how much you will reasonably spend on veterinary bills. I think this is a very similar comparison. Figure out how much is reasonable to spend on ADHD and still manage—and even enjoy—your life. For instance, does it make sense to stay home from your annual vacation so your child can attend a pricey summer program? Maybe it does and is worth serious consideration. Or maybe a change of scenery would do the whole family some good. Sometimes


it feels “icky” for money to factor into decisions about ADHD treatment and programs. But feeling deprived also takes its toll.

- Give your kids an allowance for chores completed and teach them to save up for those big toys and electronics they dream of. Kids with ADHD learn much-needed money skills that they will remember for life.
- Buy rechargeable batteries for the toys and flashlights that are frequently left on.
- Use all the free alarm functions within reach—on your cell-phone, on your laptop, in your kitchen, in your car, etc.—to remind you of tasks and appointments. Buy inexpensive timers with alarms to put all over your house.



- Go on treasure hunts to garage sales and thrift stores. My child went through nine bicycles between the ages of 8 and 11 because he constantly forgot to lock them up. Without garage sales, he would have been on foot. The key is not to give your kids the message “we are poor,” but to make these hunts an exciting adventure.
- EAT enough, SLEEP enough, EXERCISE enough! 🍌


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